

Department of Public Health  
and Human Services

Section:

APPLICATION PROCESSING

FAMILY MEDICAID

**DRAFT**

Subject:

Retroactive Medicaid Coverage

**Supersedes:** FMA 104-3, 11/01/01

► **References:** ARM 37.82.101; 42 CFR 435.914; ARM 37.82.204 and .704

► **GENERAL RULE**--Medical assistance may be provided for up to three (3) months immediately preceding the month of application. For pregnancy-related coverage, retroactive Medicaid cannot be backdated prior to the month of conception. Retroactive coverage is available to applicants who:

1. Received medical services during any of the three (3) months prior to the month of application; and
2. Would have been eligible for Medicaid at the time services were received if application had been made.

If no medical services were provided during a retro month, there is no Medicaid coverage for that month.

## **FINANCIAL ELIGIBILITY**

Retroactive Medicaid coverage may be for any or all of the three (3) months immediately prior to application, depending on when services were rendered. The applicant must meet all financial and non-financial requirements for each month of retroactive coverage.

► The applicant does not need to be eligible in the application month to be eligible for retroactive Medicaid coverage. As long as they were eligible in each of the retro months, coverage for those months may be provided. Use actual income received in the month or months for which assistance is requested. If the applicant was resource eligible any day of the month, they are considered resource eligible for the month.

**NOTE:** Ensure that Citizenship/Qualified Alien status is met when processing retroactive Medicaid requests.

**EXAMPLE:** An application is received in April. The applicant verifies medical services had been received in January and March. Eligibility may be established for January and March, but not for February.

## **► CONTINUED BENEFITS**

The applicant must be eligible in the month of application to be eligible for continued benefits.

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EXAMPLE: A woman applies for MA-PW in August. She is not eligible for August, but is eligible for June and July retro months. Since she was not eligible in the month of application (August) she is not eligible for continued MA-PW throughout her pregnancy. She can reapply at a later date.

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